



Notice of References Cited

Application No.
09/305,622

Applicant(s)
Norris

Examiner
Anne Teitelbaum

Group / Art Unit
2765

Page 1 of 1

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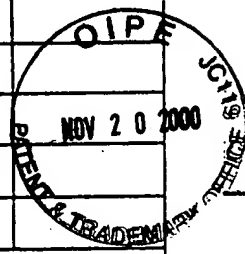
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Norris

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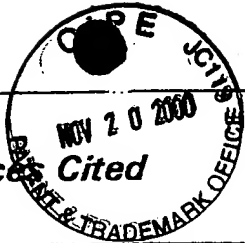
* A copy of this reference is not being furnished with this office action.
(See Manual of Patent Examining Procedure, section 707.05 (a).)



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| FORM PTO-892 (REV. 2-92) | | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | | SERIAL NO. 08/327653 | GROUP ART UNIT 2311 | ATTACHMENT TO PAPER NUMBER 4 | | | |
| NOTICE OF REFERENCES CITED | | | | APPLICANT(S) NORRIS | | | | | |
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Application No.
08/732,584

Applicant(s)
Jeffery A. Norris

Examiner N. Subramanian
~~William N. Hughes~~

Group Art Unit
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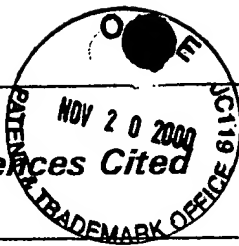
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08/732,584

Applicant(s)
Jeffery A. Norris

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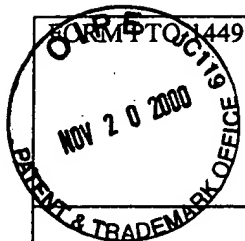
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N. Subramanian — 2/13/03



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PATENT AND TRADEMARK OFFICE

ATTY DKT NO.
4529-5B1

SERIAL NO.
09/305,622

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

APPLICANT
Norris, J.

FILING DATE
05/05/1999

GROUP
2765

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Sheet 2 of 7

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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT | | APPLICANT Norris, J. | |
| | | FILING DATE 05/05/1999 | GROUP 2765 |

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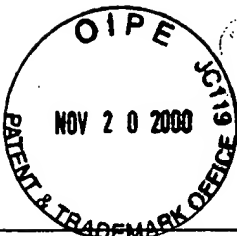
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(Form PTO-1449)



Sheet 3 of 7

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| FORM PTO-1449 | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | ATTY DKT NO. 4529-5B1 | SERIAL NO. 09/305,622 |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT | | APPLICANT Norris, J. | |
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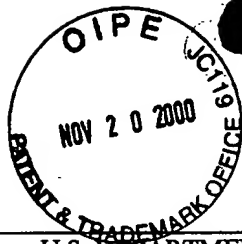
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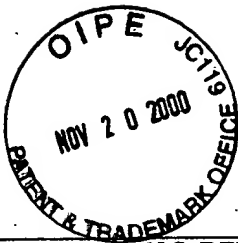
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| | APPLICANT Affinity Technology Group, Inc. | |
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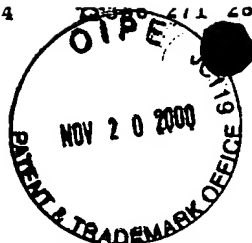
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Sheet 1 of 1

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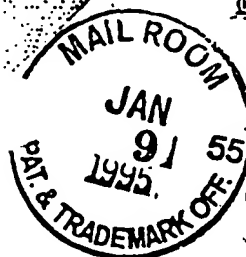
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| FOREIGN PATENT DOCUMENTS | | | | | | | | |
|--------------------------|--|-----------------|------|---------|-----|--------|-------------|----|
| | | DOCUMENT NO. | DATE | COUNTRY | CL. | SUBCL. | TRANSLATION | |
| | | | | | | | YES | NO |
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| OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.) | | |
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|---|----------------------------|
| EXAMINER <i>William H. [Signature]</i> N. Lubiana | DATE CONSIDERED 2/10/98 |
| EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | |

(Form PTO-1449)



Section 2. Form PTO - 1449 (Modified)

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE
(Modified) PATENT AND TRADEMARK OFFICEINFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use several sheets if necessary)

(37 CFR 1.98(b))

ATTY. DOCKET NO.

94-1758

SERIAL NO.

08/327,653

APPLICANT

Norris, Jeffrey A.

FILING DATE

10/24/94

GROUP

2311

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | PATENT NUMBER | ISSUE DATE | PATENTEE | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|---------------------|---------------|---------------|--------------------|-------|----------|-------------------------------|
| CBD | 5 2 7 4 5 4 7 | 12/93 | Zoffel, et al. | 364 | 408 | |
| | 5 2 4 1 6 2 0 | 08/93 | Ruggiero | 395 | 22 | |
| | 5 2 3 9 4 6 2 | 08/93 | Jones, et al. | 364 | 408 | |
| | 5 2 2 0 5 0 1 | 06/93 | Lawlor, et al. | 364 | 408 | |
| | 5 2 1 8 5 3 9 | 06/93 | Elphick, et al. | 364 | 419 | |
| | 5 2 0 6 8 0 3 | 04/93 | Vitaqliano, et al. | 364 | 408 | |
| | 5 0 8 3 2 7 0 | 01/92 | Gross, et al. | 364 | 408 | |
| | 5 0 2 5 1 3 8 | 06/91 | Cuervo | 235 | 379 | |
| | 5 0 2 3 9 0 4 | 06/91 | Kaplan, et al. | 379 | 91 | |
| | 4 9 9 2 9 3 9 | 02/91 | Tyler | 364 | 401 | |
| CBD | 4 9 6 5 8 2 1 | 10/90 | Bishop, et al. | 379 | 91 | |

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

| | DOCUMENT NUMBER | PUBLICATION DATE | COUNTRY OR PATENT OFFICE | CLASS | SUBCLASS | TRANSLATION | |
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| CBD | "Neural Networks: A Logical progression in credit and marketing decision systems", Credit World, March/April 1993, pgs. 26-33, Alan Jost |
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| CBD | "New Paradigms In Retail Banking: The RDS Report on the future of Retail Banking Delivery, BAI, 1994 |

EXAMINER

BUTTERWORTH

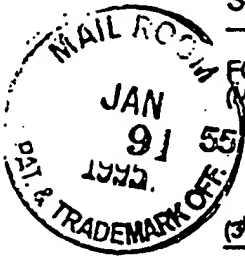
DATE CONSIDERED

3/1/95

EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Section 2. Form PTO - 1449 (Modified)



FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE
(Modified) PATENT AND TRADEMARK OFFICE

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use several sheets if necessary)

(37 CFR 1.98(b))

ATTY. DOCKET NO.

94-1758

SERIAL NO.

08/327,653

APPLICANT

Norris, Jeffrey A.

FILING DATE

10/24/94

GROUP

2311

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

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| C.B.B. | | Janet L. Fix, "Shopping List: Car Loan, earned coin", USA Today, July 20, 1994, |
| | | pg. 6B. |
| C.B.B. | | Kathleen Day, "Cutting Corners at the Kiosk: New Services Widen Use of |
| | | Electrical Devices", The Washington Post, July 22, 1994, pg. A1 |
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Section 2. Form PTO - 1449 (Modified)

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE
(Modified) PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use several sheets if necessary)

(37 CFR 1.98(b))

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| ATTY. DOCKET NO. | SERIAL NO. |
| 93-1340 | 08/113,200 |
| APPLICANT | |
| Norris, Jeffrey A. | |
| FILING DATE | GROUP |
| 08/27/93 | 2311 |

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | PATENT NUMBER | ISSUE DATE | PATENTEE | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
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| Goll | 5 2 0 6 8 0 3 | 04/93 | Vitagliano et al. | 364 | 408 | |
| | 5 0 8 3 2 7 0 | 01/92 | Gross et al. | 364 | 408 | |
| | 5 0 2 5 1 3 8 | 06/91 | Cuervo | 235 | 379 | |
| | 5 0 2 3 9 0 4 | 06/91 | Kaplan et al. | 379 | 91 | |
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| | 4 9 5 8 3 6 8 | 09/90 | Parker | 379 | 91 | |
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| | 4 6 7 5 8 1 5 | 06/87 | Kuroki et al. | 379 | 37 | |
| Y | 4 0 1 7 8 3 5 | 04/77 | Randolph | 340 | 152R | |

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

| DOCUMENT NUMBER | PUBLICATION DATE | COUNTRY OR PATENT OFFICE | CLASS | SUBCLASS | TRANSLATION YES NO |
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OTHER DOCUMENTS (Including Author, Title, Date**, Relevant Pages, Place of Publication***)

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| Hoyes Goul | 4-30-94 |

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